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Case 09-12703 Doc 1 Filed 04/09/09 Entered 04/09/09 18:17:15 Desc Main B1 (Official Form 1) (1/08) Document Page 1 of 41

United States Bankruptcy Court Northern District of Illinois			Voluntary Petition					
Name of Debtor (if individual, enter Last, First, Middle): Bethke, Marilyn R. Name of Joint			t Debtor (Spou	se) (Last, First,	Middle):			
All Other Names used by the Debtor in the last 8 ye (include married, maiden, and trade names): None	ears		1		•	e Joint Debtor ind trade names)	n the last 8 years	S
Last four digits of Soc. Sec. or Individual-Taxpayer (if more than one, state all): 8999	I.D. (ITIN) No	o./Complete EIN			s of Soc. Sec. one, state all):	or Individual-Ta	axpayer I.D. (ITI	(N) No./Complete EIN
Street Address of Debtor (No. and Street, City, and 32561 North East Lane	l State)		Street	Addres	s of Joint Debt	or (No. and Str	eet, City, and St	ate
Grayslake, IL	ZIPC 60	ODE 0030						ZIPCODE
County of Residence or of the Principal Place of Bu Lake	usiness:		County	y of Re	sidence or of th	ne Principal Pla	ce of Business:	
Mailing Address of Debtor (if different from street	address):		Mailin	ıg Addr	ess of Joint De	btor (if differer	nt from street add	dress):
	ZIPC	ODE	-					ZIPCODE
Location of Principal Assets of Business Debtor (if	different from	street address a	bove):					ZIPCODE
(Check one box) [Individual (includes Joint Debtors) See Exhibit D on page 2 of this form. Corporation (includes LLC and LLP) Partnership Other (If debtor is not one of the above entities, check this box and state type of entity below.) Filing Fee (Check one box) Full Filing Fee attached Filing Fee to be paid in installments (Applicable signed application for the court's consideration to pay fee except in installments. Rule 1006(b)	(Check one box) Health Care I Single Asset 11 U.S.C. § 1 Railroad Stockbroker Commodity I Clearing Ban Other Tr (Che Debtor is under Titl Code (the) e to individuals certifying that See Official I	Business Real Estate as def [101 (51B)] Broker ik ax-Exempt Entity ck box, if applical a tax-exempt orge le 26 of the United the Internal Revenue s only) Must at the debtor is un: Form No. 3A.	y ble) anization d States e Code)	De Check	Chapter Story Chapter	the Petition 7 9 11 11 11 11 11 11 11 11 11 11 11 11 1	y an or a pusehold rebtors fined in 11 U.S.6 s defined in 11 U to 11 liquidated detection in 12 liquidated detection in 12 liquidated detection in 12 liquidated detection in 12 liquidated detection in 13 liquidated detection in 14 liquidated detection in 15 liquid	one box) etition for of a Foreign ding etition for of a Foreign occeding Debts are primarily business debts C. § 101(51D) J.S.C. § 101(51D) ots (excluding debts
Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B. A plan is being filed with this petition. Acceptances of the plan were solicited prepetition from one or more classes, in accordance with 11 U.S.C. § 1126(b).					26(b).			
Debtor estimates that funds will be available for distribution to unsecured creditors. Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.					THIS SPACE IS FOR COURT USE ONLY			
Eştimated Number of Creditors 1-49 50-99 100-199 200-999	1000- 5000	5,001- 10,000	10,0 25,0		25,001- 50,000	50,001- 100,000	Over 100,000	
Estimated Assets \$0 to \$50,001 to \$100,001 to \$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000 to \$100 million		\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion	More than \$1 billion	
Estimated Liabilities \$0 to \$50,001 to \$100,001 to \$500,001 \$50,000 \$100,000 \$500,000 to \$1 \$100,000	\$1,000,001 to \$10	\$10,000,001 to \$50	\$50,000 to \$100		\$100,000,001 to \$500	\$500,000,001 to \$1 billion	More than \$1 billion	

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B1 (Official Tax			15 Desc Main Page 2			
Voluntary Petition (This page must be completed and filed in every case) DOCUMENT Page 2 of 41 Name of Bebior(s): Marilyn R. Bethke						
	All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet)				
Location Where Filed:	NONE	Case Number:	Date Filed:			
Location Where Filed:	N.A.	Case Number:	Date Filed:			
	nkruptcy Case Filed by any Spouse, Partner	•	· · · · · · · · · · · · · · · · · · ·			
Name of Debtor:	NONE	Case Number:	Date Filed:			
District:		Relationship:	Judge:			
10K and 10Q) with Section 13 or 15(d)	Exhibit A (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11) (To be completed if debtor is an individual whose debts are primarily consumer debts) I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by 11 U.S.C. § 342(b).					
Exhibit A i	is attached and made a part of this petition.	X /s/ James T. Magee Signature of Attorney for Debtor(s)	April 9, 2009 Date			
I _	on or have possession of any property that poses or is alleged exhibit C is attached and made a part of this petition.		arm to public health or safety?			
Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition.						
Information Regarding the Debtor - Venue (Check any applicable box)						
◩	Debtor has been domiciled or has had a residence, princip immediately preceding the date of this petition or for a lo	pal place of business, or principal assets in this	District for 180 days strict.			
	There is a bankruptcy case concerning debtor's affiliate, §	general partner, or partnership pending in this E	Pistrict.			
Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United Sates in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.						
Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes)						
(Name of landlord that obtained judgment)						
(Address of landlord)						
	Debtor claims that under applicable non bankruptcy law, entire monetary default that gave rise to the judgment for	there are circumstances under which the debtor				
	Debtor has included in this petition the deposit with the ceperiod after the filing of the petition.					
	Debtor certifies that he/she has served the Landlord with	this certification. (11 U.S.C. § 362(1)).				

Case 09-12703 Doc 1 Filed 04/09/09	
B1 (Official Form 1) (1/08) Document	Page 3 of 41 Page 3
Voluntary Petition	Name of Debtor(s):
(This page must be completed and filed in every case)	Marilyn R. Bethke
	natures
Signature(s) of Debtor(s) (Individual/Joint)	Signature of a Foreign Representative
I declare under penalty of perjury that the information provided in this petition	
is true and correct. [If petitioner is an individual whose debts are primarily consumer debts and	I declare under penalty of perjury that the information provided in this petition
has chosen to file under chapter 7] I am aware that I may proceed under	is true and correct, that I am the foreign representative of a debtor in a foreign
chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.	proceeding, and that I am authorized to file this petition.
[If no attorney represents me and no bankruptcy petition preparer signs the	(Check only one box.)
petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).	
I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.	I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by § 1515 of title 11 are attached.
	Pursuant to 11 U.S.C.§ 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting
W / / M ' ' D D 41	recognition of the foreign main proceeding is attached.
X /s/ Marilyn R. Bethke	
Signature of Debtor	X
v v	(Signature of Foreign Representative)
Signature of Joint Debtor	
	(Printed Name of Foreign Representative)
Telephone Number (If not represented by attorney)	(
April 9, 2009	
Date	(Date)
Signature of Attorney*	
X /s/ James T. Magee	Signature of Non-Attorney Petition Preparer
Signature of Attorney for Debtor(s)	I declare under penalty of perjury that: 1) I am a bankruptcy petition preparer
JAMES T. MAGEE 1729446	as defined in 11 U.S.C. § 110, 2) I prepared this document for compensation,
Printed Name of Attorney for Debtor(s)	and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. § 110(b), 110(h), and 342(b); and,
Magee, Negele & Associates, P.C.	3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110
Firm Name	setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before any
444 North Cedar Lake Road	document for filing for a debtor or accepting any fee from the debtor, as
Address	required in that section. Official Form 19 is attached.
Round Lake, Illinois 60073	
_(847) 546-0055	Printed Name and title, if any, of Bankruptcy Petition Preparer
Telephone Number	
_April 9, 2009	Social Security Number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or
Date *In a case in which § 707(b)(4)(D) applies, this signature also constitutes a	partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)
certification that the attorney has no knowledge after an inquiry that the	
information in the schedules is incorrect.	Address
Signature of Debtor (Corporation/Partnership)	
I declare under penalty of perjury that the information provided in this petitio	
is true and correct, and that I have been authorized to file this petition on behalf of the debtor.	X
The debter requests relief in accordance with the shorter of title 11	
The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.	Date
	Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.
Signature of Authorized Individual	Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:
Printed Name of Authorized Individual	If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.
Title of Authorized Individual	A bankruptcy petition preparer's failure to comply with the provisions of title 11
Date	and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. \$110: 18 U.S.C. \$156

B1 D (Official Form 1, Exhibit D) (12/08)

UNITED STATES BANKRUPTCY COURT Northern District of Illinois

In re Marilyn R. Bethke	Case No.
Debtor(s)	(if known)

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
- 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.

B1 D (Official Form 1, Exh. D) (12/08) – Cont.

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□ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

☐ 4. I am not required to receive a credit counseling briefing because of: [Check the
applicable statement.] [Must be accompanied by a motion for determination by the court.]
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental
illness or mental deficiency so as to be incapable of realizing and making rational
decisions with respect to financial responsibilities.);
Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the
extent of being unable, after reasonable effort, to participate in a credit counseling
briefing in person, by telephone, or through the Internet.);
Active military duty in a military combat zone.
□ 5. The United States trustee or bankruptcy administrator has determined that the credit

counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: /s/ Marilyn R. Bethke

MARILYN R. BETHKE

Date: ___April 9, 2009

B6 Cover (Form 6 Cover) (12/07)

FORM 6. SCHEDULES

Summary of Schedules

Statistical Summary of Certain Liabilities and Related Data (28 U.S.C. § 159)

Schedule A - Real Property

Schedule B - Personal Property

Schedule C - Property Claimed as Exempt

Schedule D - Creditors Holding Secured Claims

Schedule E - Creditors Holding Unsecured Priority Claims

Schedule F - Creditors Holding Unsecured Nonpriority Claims

Schedule G - Executory Contracts and Unexpired Leases

Schedule H - Codebtors

Schedule I - Current Income of Individual Debtor(s)

Schedule J - Current Expenditures of Individual Debtor(s)

Unsworn Declaration under Penalty of Perjury

GENERAL INSTRUCTIONS: The first page of the debtor's schedules and the first page of any amendments thereto must contain a caption as in Form 16B. Subsequent pages should be identified with the debtor's name and case number. If the schedules are filed with the petition, the case number should be left blank

Schedules D, E, and F have been designed for the listing of each claim only once. Even when a claim is secured only in part or entitled to priority only in part, it still should be listed only once. A claim which is secured in whole or it part should be listed on Schedule D only, and a claim which is entitled to priority in whole or in part should be listed on Schedule E only. Do not list the same claim twice. If a creditor has more than one claim, such as claims arising from separate transactions, each claim should be scheduled separately.

Review the specific instructions for each schedule before completing the schedule.

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In re	Marilyn R. Bethke	Case No.	
-	Debtor	(If known)	Ī

SCHEDULE A - REAL PROPERTY

Main

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C – Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
1973 Rollohome Mobile Home 32561 North East Lane Grayslake, Illinois	Joint Tenancy		13,000.00	None
	Taka		13,000.00	

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(Report also on Summary of Schedules.)

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Desc Main

In re	Marilyn R Bethke	

Debtor

Case No. _

(If known)

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See. 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

				1007(III).
TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
Cash on hand.	X			
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Deposits of Money [NorStates Bank]		280.00
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
Household goods and furnishings, including audio, video, and computer equipment.		Livingroom Furniture, Televisions and VCR Bedroom Furniture, Washer and Dryer Kitchen Utensils, Kitchen Table and Chairs Stove, Refrigerator and Microwave		225.00 350.00 175.00 225.00
 Books. Pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles. 	X			
6. Wearing apparel.		Wearing Apparel		400.00
7. Furs and jewelry.		Jewelry		150.00
8. Firearms and sports, photographic, and other hobby equipment.	X			
Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10. Annuities. Itemize and name each issuer.	X			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			

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In re	Marilyn R. Bethke	Case No.	
Debtor		(If known)	

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X			
Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14. Interests in partnerships or joint ventures. Itemize.	X			
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
16. Accounts receivable.	X			
17. Alimony, maintenance, support, and property settlement to which the debtor is or may be entitled. Give particulars.	X			
18. Other liquidated debts owing debtor including tax refunds. Give particulars.	X			
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20. Contingent and noncontingent interests in estate or a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights of setoff claims. Give estimated value of each.	X			
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. §101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		1999 Mercury Sable (160,000 miles)		1,000.00
26. Boats, motors, and accessories.	X			
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.	X			

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Debtor

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In re	Marilyn R. Bet	thke

Case No. _

(If known)

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
29. Machinery, fixtures, equipment, and supplies used in business.	X			
30. Inventory.	X			
31. Animals.	X			
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.	X			
	•	0 continuation sheets attached To	•	\$ 2,805.00

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6C (Official Form 6C) (12/07)	Document	Page 11 of 41
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In re	Marilyn R. Bethke	Case No
	Debtor	(If known)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under: (Check one box)

	11 U.S.C. § 522(b)(2)
$ \sqrt{} $	11 U.S.C. § 522(b)(3)

 $\hfill \Box$ Check if debtor claims a homestead exemption that exceeds \$136,875.

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION
1973 Rollohome Mobile Home	735 ILCS 5/12-901	13,000.00	13,000.00
Deposits of Money [NorStates Bank]	735 ILCS 5/12-1001(b)	280.00	280.00
Livingroom Furniture, Televisions and VCR	735 ILCS 5/12-1001(b)	225.00	225.00
Bedroom Furniture, Washer and Dryer	735 ILCS 5/12-1001(b)	350.00	350.00
Kitchen Utensils, Kitchen Table and Chairs	735 ILCS 5/12-1001(b)	175.00	175.00
Stove, Refrigerator and Microwave	735 ILCS 5/12-1001(b)	225.00	225.00
Wearing Apparel	735 ILCS 5/12-1001(a)	400.00	400.00
Jewelry	735 ILCS 5/12-1001(b)	150.00	150.00
1999 Mercury Sable (160,000 miles)	735 ILCS 5/12-1001(c)	1,000.00	1,000.00

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B6D (Official Form 6D) (12/07)

In re _	Marilyn R. Bethke	_, Case No	
	Debtor		(If known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

 $\boxed{\mathbf{V}}$ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT ORCOMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO.								
			VALUE \$					
ACCOUNT NO.								
			VALUE \$					
ACCOUNT NO.	\dagger							
	1							
				-				
	<u> </u>		VALUE\$			Щ	_	
continuation sheets attached			(Total o	Sub of th	tota is pa	ι ≻ ige)	\$ 0.00	\$ 0.00
			(Use only o	7	[otal	ı >	\$ 0.00	\$ 0.00

(Report also on

(If applicable, report Summary of Schedules) also on Statistical Summary of Certain Liabilities and Related Data.)

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B6E (Official Form 6E) (12/07)

DE (Official Form OE) (12/07)	
In re Marilyn R. Bethke	, Case No
Debtor	(if known)
SCHEDULE E - CREDITORS HOLDIN	NG UNSECURED PRIORITY CLAIMS
A complete list of claims entitled to priority, listed separately by tunsecured claims entitled to priority should be listed in this schedule. In address, including zip code, and last four digits of the account number, i property of the debtor, as of the date of the filing of the petition. Use a sthe type of priority.	if any, of all entities holding priority claims against the debtor or the
	h the creditor is useful to the trustee and the creditor and may be provided if I's initials and the name and address of the child's parent or guardian, such as s name. See 11 U.S.C. § 112 and Fed.R.Bankr.P. 1007(m).
entity on the appropriate schedule of creditors, and complete Schedule I both of them or the marital community may be liable on each claim by p Joint, or Community." If the claim is contingent, place an "X" in the col	placing an "H,""W,""J," or "C" in the column labeled "Husband, Wife,
Report the total of claims listed on each sheet in the box labeled Schedule E in the box labeled "Total" on the last sheet of the completed	"Subtotals" on each sheet. Report the total of all claims listed on this schedule. Report this total also on the Summary of Schedules.
	sheet in the box labeled "Subtotals" on each sheet. Report the total of all "Totals" on the last sheet of the completed schedule. Individual debtors with ry of Certain Liabilities and Related Data.
	ich sheet in the box labeled "Subtotals" on each sheet. Report the total of all led "Totals" on the last sheet of the completed schedule. Individual debtors mmary of Certain Liabilities and Related
Check this box if debtor has no creditors holding unsecured priority	claims to report on this Schedule E.
TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) belo	ow if claims in that category are listed on the attached sheets)
Domestic Support Obligations	
	pouse, former spouse, or child of the debtor, or the parent, legal guardian, and a domestic support claim has been assigned to the extent provided in
Extensions of credit in an involuntary case	
Claims arising in the ordinary course of the debtor's business or fine ppointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).	ancial affairs after the commencement of the case but before the earlier of the

Contributions to employee benefit plans

cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

Wages, salaries, and commissions

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying

independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the

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B6E (Official Form 6E) (12/07) - Cont.

Marilyn R. Bethke	_, Case No.
Debtor	(if known)
Certain farmers and fishermen	
Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisher	man, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
Deposits by individuals	
Claims of individuals up to \$2,425* for deposits for the purchase, lease, or a that were not delivered or provided. 11 U.S.C. § 507(a)(7).	rental of property or services for personal, family, or household use,
☐ Taxes and Certain Other Debts Owed to Governmental Units	
Taxes, customs duties, and penalties owing to federal, state, and local gove	ernmental units as set forth in 11 U.S.C. § 507(a)(8).
Commitments to Maintain the Capital of an Insured Depository Inst	itution
Claims based on commitments to the FDIC, RTC, Director of the Office of Governors of the Federal Reserve System, or their predecessors or successors, t U.S.C. § 507 (a)(9).	
Claims for Death or Personal Injury While Debtor Was Intoxicated	
Claims for death or personal injury resulting from the operation of a motor	vehicle or vessel while the debtor was intoxicated from using
lcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).	
* Amounts are subject to adjustment on April 1, 2010, and every three years the adjustment.	ereafter with respect to cases commenced on or after the date of

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B6F (Official Form 6F) (12/07)

In re	Marilyn R. Bethke	Case No) .
	Debtor		(If known)

SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT ORCOMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 0135			Balance on Account				
Capital One P. O. Box 85520 Richmond, VA 23285							8,275.00
ACCOUNT NO. 0135	┢					\vdash	
Capital One Services P. O. Box 30285 Salt Lake City, UT 84130-0285							Notice Only
ACCOUNT NO. 2170	T		Balance on Account				
Chase 800 Brooksedge Blvd Westerville, OH 43081							530.00
ACCOUNT NO. 8492							
Chase Attn: Banktruptcy Dept P. O. Box 15298 Wilmintgon, DE 19850							Notice Only
2continuation sheets attached				Subt	otal	>	\$ 8,805.00
				T	otal	>	\$

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable, on the Statistical
Summary of Certain Liabilities and Related Data.)

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B6F ((Official	Form	6F)	(12/07)	- Cont.
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In re	Marilyn R. Bethke	,	Case No.	
		Debtor		(If known)

SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT ORCOMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 1878 Fashion Bug/SOANB 1103 Allen Drive Milford, OH 45150			Balance on Account				357.00
Fashion Bug/SOANB Attn: Bankruptcy 6356 Corley Road Norcross, GA 30091							Notice Only
ACCOUNT NO. 3852 Kohls Attn: Recovery P. O. Box 3120 Milwaukee, WI 53201							Notice Only
ACCOUNT NO. 3852 Kohls / Chase N56 W17000 Ridge Menomonee Fall, WI 53051			Balance on Account				470.00
ACCOUNT NO. 3883 Target P. O. Box 673 Minneapolis, MN 55440	_		Balance on Account				1,529.00
Sheet no. 1 of 2 continuation sheets attato Schedule of Creditors Holding Unsecured	ched			Sub	tota	l ≻	\$ 2,356.00

Nonpriority Claims

Total➤ \$

(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)

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B6F (Official Form 6F) (12/07) - Cont.

In re	Marilyn R. Bethke	,	Case No	
	T	Debtor		(If known)

SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT ORCOMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 3243 Farget P. O. Box 9475 Minneapolis, MN 55440							Notice Only
ACCOUNT NO.							
ACCOUNT NO.	1						
ACCOUNT NO.	+						
ACCOUNT NO.							
ACCOUNT NO.							

Nonpriority Claims

Total ➤ | \$ 11,161.00

(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)

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B6G (Official Form 6G) (12/07)	

Marilyn R. Bethke

Debtor

Case No.		

(if known)

Desc Main

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.
Mobile Home Pad Rental	

54 0-1100100	
ocument	Page 19 o

In re	Marilyn R. Bethke	Case No.	
-	Debtor		(if known)

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C. § 112 and Fed. Bankr. P. 1007(m).

	V	
Į	v	

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

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B61 (Official Form 61) (12/0)))				
In reMarilyn R. Bethke					
Debtor		Case —	(if known)		
SCHE	DULE I - CURRENT INCOME	OF INDIVI	DUAL DEBT	COR(S))
	ust be completed in all cases filed by joint debtors an				
	arated and a joint petition is not filed. Do not state the er from the current monthly income calculated on For			nonthly inc	come
calculated on this form may diff	-				
Debtor's Marital		OF DEBTOR AND			
Status: Widow	RELATIONSHIP(S): No dependents	_	AGE(S):		
Employment:	DEBTOR		SPOUSE		
Occupation	Retired				
Name of Employer					
How long employed					
Address of Employer			N.A.		
riddress of Employer		+	11.11.		
INCOME: (Estimate of average	or projected monthly income at time case filed)		DEBTOR	SPO	OUSE
Monthly gross wages, salary					
(Prorate if not paid month			\$	\$	N.A
2. Estimated monthly overtime			\$0.00_	\$	N.A.
3. SUBTOTAL			\$0.00	\$	N.A.
4. LESS PAYROLL DEDUCT	IONS				
a Dayroll toyog and social	coourity		\$	\$	N.A.
a. Payroll taxes and socialb. Insurance	security		\$	\$	N.A.
c. Union Dues			\$0.00	\$	N.A.
d. Other (Specify:)	\$	\$	N.A.
5. SUBTOTAL OF PAYROLL	DEDUCTIONS		\$0.00	\$	N.A.
6 TOTAL NET MONTHLY T	TAKE HOME PAY		\$0.00	\$	N.A.
			. 0.00		NT A
	ion of business or profession or farm		\$0.00	\$	N.A.
(Attach detailed statement)			\$ 0.00	\$	N.A.
8. Income from real property9. Interest and dividends			\$	\$	N.A.
	support payments payable to the debtor for the			-	
debtor's use or that of depen			\$0.00	\$	N.A.
11. Social security or other gov				_	
(Specify) Social Security			\$1,401.70	\$	N.A.
12. Pension or retirement incor	ne		\$0.00	\$	N.A.
13. Other monthly income			\$0.00	\$	N.A.
(Specify)			\$0.00	\$	N.A.
14. SUBTOTAL OF LINES 7	THROUGH 13		\$1,401.70	\$	N.A
15. AVERAGE MONTHLY IN	NCOME (Add amounts shown on Lines 6 and 14)		\$1,401.70	\$	N.A.
16. COMBINED AVERAGE I from line 15)	MONTHLY INCOME (Combine column totals		\$	1,401.70	

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

1/.	Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:	
	None	

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Document	Page 21 of 41
In re Marilyn R. Bethke	Case No
Debtor	Case No(if known)
SCHEDULE J - CURRENT EXPENDI	TURES OF INDIVIDUAL DEBTOR(S)
	monthly expenses of the debtor and the debtor's family at time case annually to show monthly rate. The average monthly expenses
Check this box if a joint petition is filed and debtor's spouse maintal labeled "Spouse."	ains a separate household. Complete a separate schedule of expenditures
1. Rent or home mortgage payment (include lot rented for mobile home) a. Are real estate taxes included? b. Is property insurance included? Yes1	No \$ 495.00.
2. Utilities: a. Electricity and heating fuel	\$ 175.00_
b. Water and sewer	\$175.00 \$0,00
c. Telephone	\$63.00
d. Other <u>Cable</u>	\$\$ \$\$
3. Home maintenance (repairs and upkeep)	\$\$ \$0.00_
4. Food	\$
5. Clothing	\$50.00
6. Laundry and dry cleaning	\$
7. Medical and dental expenses	\$50.00
8. Transportation (not including car payments)	\$100.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$50.00
10.Charitable contributions	\$0.00
11.Insurance (not deducted from wages or included in home mortgage payn	
a. Homeowner's or renter's	\$0.00
b. Life	\$0.00
c. Health	\$145.00
d.Auto	\$56.00
e. Other	\$0.00
12. Taxes (not deducted from wages or included in home mortgage payment	
(Specify) Mobile Home Tax	\$5.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list paym	ents to be included in the plan)
a. Auto	\$0.00_
b. Other	0.00
c. Other	\$0.00
14. Alimony, maintenance, and support paid to others	\$0.00_
15. Payments for support of additional dependents not living at your home	\$0.00_
16. Regular expenses from operation of business, profession, or farm (attack	
17. Other Bankruptcy Attorneys Fees	\$50.00
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on	
if applicable, on the Statistical Summary of Certain Liabilities and Related	
19. Describe any increase or decrease in expenditures reasonably anticipate	d to occur within the year following the filing of this document:
Family helps with expenses as needed.	

\$ _____1,401.70 \$ _____1,482.00 \$ _____80.30

20. STATEMENT OF MONTHLY NET INCOME

c. Monthly net income (a. minus b.)

a. Average monthly income from Line 15 of Schedule I b. Average monthly expenses from Line 18 above

B6 Summary (Official Form 6 - Summary) (12/07)

United States Bankruptcy Court

Northern District of Illinois

Marilyn R. Bethke In re	Case No
Debtor	
	Chapter 7

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

AMOUNTS SCHEDULED

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A – Real Property	YES	1	\$ 13,000.00		
B – Personal Property	YES	3	\$ 2,805.00		
C – Property Claimed as exempt	YES	1			
D – Creditors Holding Secured Claims	YES	1		\$ 0.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	YES	2		\$ 0.00	
F - Creditors Holding Unsecured Nonpriority Claims	YES	3		\$ 11,161.00	
G - Executory Contracts and Unexpired Leases	YES	1			
H - Codebtors	YES	1			
I - Current Income of Individual Debtor(s)	YES	1			\$ 1,401.70
J - Current Expenditures of Individual Debtors(s)	YES	1			\$ 1,482.00
тот	FAL	15	\$ 15,805.00	\$ 11,161.00	

Official Form 9- \$2765 al Symmetry (FAMO) 04/09/09 Entered 04/09/09 18:17:15 Desc Main United States Barre 230f 41 Court Northern District of Illinois

In re	Marilyn R. Bethke	Case No
	Debtor	
		Chapter 7

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. §101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount	
Domestic Support Obligations (from Schedule E)	\$	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$	0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$	0.00
Student Loan Obligations (from Schedule F)	\$	0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$	0.00
TOTAL	\$	0.00

State the Following:

Average Income (from Schedule I, Line 16)	\$ 1,401.70
Average Expenses (from Schedule J, Line 18)	\$ 1,482.00
Current Monthly Income (from Form 22A Line 12; OR , Form 22B Line 11; OR , Form 22C Line 20)	\$ 0.00

State the Following:

State the Following.			
Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$	0.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$ 0.00		
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$	0.00
4. Total from Schedule F		\$ 1	1,161.00
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$ 1	1,161.00

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Marily	≀n R.	Bethl	ke

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In re __ Debtor

Case No. (If known)

	R PENALTY OF PERJURY BY INDIVIDUAL DEBTOR
I declare under penalty of perjury that I have read are true and correct to the best of my knowledge, information	I the foregoing summary and schedules, consisting of sheets, and that they on, and belief.
Date _ April 9, 2009	Signature:/s/ Marilyn R. Bethke
Date	Debtor:
Date	Signature: Not Applicable
	(Joint Debtor, if any)
	[If joint case, both spouses must sign.]
	-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)
compensation and have provided the debtor with a copy of thi 110(h) and 342(b); and, (3) if rules or guidelines have been pr	otcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for s document and the notices and information required under 11 U.S.C. §§ 110(b), comulgated pursuant to 11 U.S.C. § 110 setting a maximum fee for services chargeable of the maximum amount before preparing any document for filing for a debtor or
Printed or Typed Name and Title, if any, of Bankruptcy Petition Preparer	Social Security No. (Required by 11 U.S.C. § 110.)
1 .	tle (if any), address, and social security number of the officer, principal, responsible person, or partne
who signs this document.	ne (y any), adaress, and social security number of the officer, principal, responsible person, or partie
	
Address	
X	
Signature of Bankruptcy Petition Preparer	 Date
Names and Social Security numbers of all other individuals who prepared	or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual:
If more than one person prepared this document, attach additional signed	sheets conforming to the appropriate Official Form for each person.
A bankruptcy petition preparer's failure to comply with the provisions of title 11 18 U.S.C. § 156.	and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110
DECLARATION UNDER PENALTY OF PE	RJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP
	sident or other officer or an authorized agent of the corporation or a member
	[corporation or partnership] named as debtor
in this case, declare under penalty of perjury that I have read the shown on summary page plus 1), and that they are true and cor	he foregoing summary and schedules, consisting ofsheets (total rect to the best of my knowledge, information, and belief.
Date	Signature:
	[Print or type name of individual signing on behalf of debtor.]
[An individual signing on behalf of a partners	thip or corporation must indicate position or relationship to debtor.]

$\underset{B7 \text{ (Official Form 7) }}{\text{Case 09-12703}}$

Doc 1 Filed 04/09/09 Entered 04/09/09 18:17:15 Desc Main

UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In Re	Marilyn R. Bethke	Case No.	
		(if known)	

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

1. Income from employment or operation of business



State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

2009 \$ 3,123.00 Social Security 2008 \$12,492.00 Social Security

None

3. Payments to creditors

Complete a. or b., as appropriate, and c.

a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATES OF PAYMENTS

AMOUNT PAID AMOUNT STILL OWING

Current monthly mobile home pad rental.

None

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR

DATES OF PAYMENTS

AMOUNT PAID AMOUNT STILL OWING

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None

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c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR

DATES OF **PAYMENTS** AMOUNT PAID

AMOUNT STILL **OWING**

4. Suits and administrative proceedings, executions, garnishments and attachments

None M

List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER NATURE OF PROCEEDING

COURT OR AGENCY AND LOCATION

STATUS OR DISPOSITION

None \boxtimes

Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED

DATE OF **SEIZURE**

DESCRIPTION AND VALUE OF PROPERTY

Repossessions, foreclosures and returns

None

M

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER DATE OF REPOSESSION, FORECLOSURE SALE, TRANSFER OR RETURN

DESCRIPTION AND VALUE OF PROPERTY

6. Assignments and Receiverships

None

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE DATE OF ASSIGNMENT

TERMS OF ASSIGNMENT OR SETTLEMENT

None

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN NAME AND LOCATION OF COURT CASE TITLE & NUMBER DATE OF ORDER DESCRIPTION AND VALUE OF PROPERTY

7. Gifts

None

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case, except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION RELATIONSHIP TO DEBTOR, IF ANY DATE OF GIFT DESCRIPTION AND VALUE OF GIFT

8. Losses

None

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY DESCRIPTION OF CIRCUMSTANCES, AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS DATE OF LOSS

9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

James T. Magee \$429.00

Magee, Negele & Associates, P.C.

444 North Cedar Lake Road Round Lake, Illinois 60073 Payor: Debtor

10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR DATE

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

None

 \square

NAME OF TRUST OR OTHER DEVICE

DATE(S) OF TRANSFER(S) AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST IN PROPERTY

11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY DESCRIPTION OF CONTENTS

DATE OF TRANSFER OR SURRENDER, IF ANY

13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF AMOUNT OF SETOFF

14. Property held for another person

None

List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER DESCRIPTION AND VALUE OF PROPERTY

LOCATION OF PROPERTY

15. Prior address of debtor

None

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If the debtor has moved within the three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS NAME USED DATES OF OCCUPANCY

16. Spouses and Former Spouses

None

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If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Sites

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None



a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS NAME AND ADDRESS OF GOVERNMENTAL UNIT DATE OF NOTICE

ENVIRONMENTAL LAW b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

None

SITE NAME NAME AND ADDRESS DATE OF ENVIRONMENTAL AND ADDRESS OF GOVERNMENTAL UNIT NOTICE LAW

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

None

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR DISPOSITION

18. Nature, location and name of business

None

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within the six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

NAME

LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN **ADDRESS**

NATURE OF BUSINESS BEGINNING AND ENDING DATES

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

None

NAME

ADDRESS

[Questions 19 - 25 are not applicable to this case]

* * * * * *

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	[If completed by an individual or individual and spouse]				
	I declare under penalty of perjury that I have read the attachments thereto and that they are true and correct		n the foregoing statement of financial affairs and any		
Date	April 9, 2009	Signature	/s/ Marilyn R. Bethke		
Dute .		of Debtor	MARILYN R. BETHKE		
	0	_ continuation sheets	s attached		
	Penalty for making a false statement: Fine o	f up to \$500,000 or i	mprisonment for up to 5 years, or both. 18 U.S.C. §152 and 3571		
compen (3) if ru preparer	sation and have provided the debtor with a copy of this ales or guidelines have been promulgated pursuant to 1	document and the n 1 U.S.C. § 110 setti	r as defined in 11 U.S.C. § 110; (2) I prepared this document for otices and required under 11U.S.C. §§ 110(b), 110(h), and 342(b); ng a maximum fee for services chargeable by bankruptcy petition any document for filing for a debtor or accepting any fee from the		
Printed	or Typed Name and Title, if any, of Bankruptcy Petition	Preparer	Social Security No. (Required by 11 U.S.C. § 110(c).)		
	nkruptcy petition preparer is not an individual, state the name, to who signs this document.	tle (if any), address, and	social security number of the officer, principal, responsible person, or		
Address	S				
X					
Signatu	re of Bankruptcy Petition Preparer		Date		
	and Social Security numbers of all other individuals who individual:	prepared or assisted	in preparing this document unless the bankruptcy petition preparer is		
If more	than one person prepared this document, attach addition	al signed sheets conf	orming to the appropriate Official Form for each person.		

 $A\ bankruptcy\ petition\ preparer's\ failure\ to\ comply\ with\ the\ provisions\ of\ title\ 11\ and\ the\ Federal\ Rules\ of\ Bankruptcy\ Procedure\ may\ result\ in\ fines\ or\ imprisonment\ or\ both.\ 18\ U.S.C.\ \S156.$

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UNITED STATES BANKRUPTCY COURT Northern District of Illinois

	Marilyn R. Bethke			
In re			Case No.	
111 10	Debtor	,	cuse 110.	Chapter 7

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

PART A - Debts secured by property of the estate. (Part A must be fully completed for EACH debt which is secured by property of the estate. Attach additional pages if necessary.)

	1		
Property No. 1 NO SECURED PROPERTY			
Creditor's Name:	Describe Property Securing Debt:		
Property will be (check one):			
☐ Surrendered ☐ Retained			
If retaining the property, I intend to (check at least one):			
☐ Redeem the property			
☐ Reaffirm the debt			
Other. Explain	(for example, avoid lien		
using 11 U.S.C. §522(f)).			
Property is (check one):			
I =	Not claimed as exempt		
1	1		
	1		
Property No. 2 (if necessary)			
Creditor's Name:	Describe Property Securing Debt:		
Property will be (check one):			
☐ Surrendered ☐ Retained			
If retaining the property, I intend to (check at least one):			
☐ Redeem the property			
Reaffirm the debt			
☐ Other. Explain	(for example, avoid lien		
using 11 U.S.C. §522(f)).	· •		
Property is (check one):	Vet alaimed as assume		
☐ Claimed as exempt ☐ 1	Not claimed as exempt		

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PART B - Personal property subject to unexpired leases. (All three columns of Part B must be completed for Each unexpired lease. Attach additional pages if necessary.)

D v V 1 VOI 1D		
Property No. 1 NO Leased Propert Lessor's Name:	Describe Leased Property:	Lease will be Assumed pursuan to 11 U.S.C. §365(p)(2)):
		☐ YES ☐ NO
Property No. 2 (if necessary)		
Lessor's Name:	Describe Leased Property:	Lease will be Assumed pursuan to 11 U.S.C. §365(p)(2)):
		☐ YES ☐ NO
Property No. 3 (if necessary)		
Lessor's Name:	Describe Leased Property:	Lease will be Assumed pursuan to 11 U.S.C. §365(p)(2)):
		☐ YES ☐ NO
0continuation sheets attached (i)	f any)	-
	at the above indicates my intention as to property subject to an unexpired lease.	
Date: April 9, 2009	/s/ Marilyn R. Bethl	Ke
	Signature of Debtor	
	Signature of Joint Debt	or

UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

NOTICE TO INDIVIDUAL CONSUMER DEBTOR UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

- 1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

Certificate of [Non-Attorney] Bankruptcy Petition Preparer

I, the [non-attorney] bankruptcy petition preparer signing the debtor's petition, hereby certify that I delivered to the debtor

this notice required by § 342(b) of the Bankruptcy Code.	
Printed Name and title, if any, of Bankruptcy Petition Preparer Address:	Social Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person, or partner of the bankruptcy petition preparer.) (Required
X	by 11 U.S.C. § 110.)
Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.	

Certificate of the Debtor

I (We), the debtor(s), affirm that I (we) have received and read this notice.

Marilyn R. Bethke	x/s/ Marilyn R. Bethke April 9, 2009
Printed Name(s) of Debtor(s)	Signature of Debtor Date
Case No. (if known)	X_
, , , , , , , , , , , , , , , , , , , ,	Signature of Joint Debtor (if any) Date

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS, EASTERN DIVISION

In Re:	Case Number:
Marilyn R. Bethke	Chapter 7
	VERIFICATION OF MAILING MATRIX
	Debtor(s) hereby verifies that the attached list of creditors is the best of my (our) knowledge.
Dated:	
	Debtor
	Joint Debtor

James T. Magee [#01729446] MAGEE, NEGELE & ASSOCIATES, P.C. 444 North Cedar Lake Road Round Lake, Illinois 60073 (847) 546-0055 Case 09-12703 Doc 1 Filed 04/09/09 Entered 04/09/09 18:17:15 Desc Main Document Page 39 of 41

Capital One P. O. Box 85520 Richmond, VA 23285 Target P. O. Box 9475 Minneapolis, MN 55440

Capital One Services P. O. Box 30285 Salt Lake City, UT 84130-0285

Chase 800 Brooksedge Blvd Westerville, OH 43081

Chase

Attn: Banktruptcy Dept P. O. Box 15298 Wilmintgon, DE 19850

Fashion Bug/SOANB 1103 Allen Drive Milford, OH 45150

Fashion Bug/SOANB Attn: Bankruptcy 6356 Corley Road Norcross, GA 30091

Kohls Attn: Recovery P. O. Box 3120 Milwaukee, WI 53201

Kohls / Chase N56 W17000 Ridge Menomonee Fall, WI 53051

Mobile Home Pad Rental

Target P. O. Box 673 Minneapolis, MN 55440

B203 12/94

United States Bankruptcy Court Northern District of Illinois

I	In re Marilyn R. Bethke		Case No	0	
			Chapter	. 7	
Ι	Debtor(s)		-		
	DISCLOSUR	E OF COMPENSATION OF AT	TORNEY FOR	DEBTOR	
а	and that compensation paid to m	and Fed. Bankr. P. 2016(b), I certify that e within one year before the filing of the ehalf of the debtor(s) in contemplation of	petition in bankrupt	cy, or agreed to be p	aid to me, for services
F	or legal services, I have agreed	to accept	\$	600.00	
Р	Prior to the filing of this statemer	nt I have received	\$	0.00	
Е	Balance Due		\$	600.00	
2. 1	The source of compensation pa	d to me was:			
	▼ Debtor	Other (specify)			
3. 7	The source of compensation to	pe paid to me is:			
	▼ Debtor	Other (specify)			
4. Sassoci	I have not agreed to share iates of my law firm.	the above-disclosed compensation with	any other person u	nless they are memb	ers and
of my		above-disclosed compensation with a o			
5.	In return for the above-disclose	d fee, I have agreed to render legal serv	vice for all aspects o	f the bankruptcy case	e, including:
		ncial situation, and rendering advice to to petition, schedules, statements of affair			petition in bankruptcy;
Upo	n confirmation of written Po	ost-Petition Fee Agreement for payonation hearing, and any adjourned b		Oue, representation	of the Debtor at the
6.	By agreement with the debtor	s), the above-disclosed fee does not inc	clude the following s	ervices:	
Rep	resentation of the debtor in a	adversary proceedings and other co	ntested bankruptc	y matters.	
		CERTIFIC	CATION		
	I certify that the foregoin debtor(s) in the bankruptcy	g is a complete statement of any agreer proceeding.	nent or arrangemen	t for payment to me f	or representation of the
	April 9, 2009	/	s/ James T. Mage	e	
	Date			gnature of Attorney	

Magee, Negele & Associates, P.C.

Name of law firm

Case 09-12703 Dog NITE 15 d PA/PP 08 A FIRE 17 04/09/09 18:17:15 Desc Main NORTHERN DISTRICT OF PLUNOIS EASTERN DIVISION

LASILINI	DIVISION
)	Chapter 7
)	Rankruntey (

IN RE Mar	: ilyn R.	Bethke)	Chapter 7 Bankruptcy Case No.				
	Debtor(s).)					
	DECLARATION REGARDING ELECTRONIC FILING Signed by Debtor(s) or Corporate Representative To Be Used When Filing over the Internet							
PART A.		CLARATION OF PETITIONER completed in all cases.		Date:				
	perjury informa my(our) Bankrup I(we) ur	that the information I(we) have given my (ou tion provided in the electronically filed petition attorney sending the petition, statements, schotcy Court. I(we) understand that this DECLA	r)atton, s nedu AR	officer, partner, or member, <i>hereby declare under penalty of</i> torney, including correct social security number(s) and the statements, and schedules is true and correct. I(we) consent to ales, and this DECLARATION to the United States ATION must be filed with the Clerk in addition to the petition. I will cause this case to be dismissed pursuant to 11 U.S.C.				
В.		checked and applicable only if the pet marily consumer debts and who has (o		ner is an individual (or individuals) whose debts ave) chosen to file under chapter 7.				
			ach	ler chapter 7, 11, 12, or 13 of Title 11 United States Code; such chapter; I(we) choose to proceed under chapter 7; ter 7.				
C.		checked and applicable only if the pet y entity.	itio	n is a corporation, partnership, or limited				
				nation provided in this petition is true and correct and that I alf of the debtor. The debtor requests relief in accordance				

Signature: _

(Joint Debtor)

(Debtor or Corporate Officer, Partner or Member)